2020-2021 Parent PLUS Loan and Graduate PLUS Loan Process
Available early April 2020

*Federal Direct PLUS Loans are a credit based loan available to parents of dependent undergraduate students or graduate professional students. The credit check on the PLUS Loan is valid for 180 days. Please submit the 2020-2021 PLUS application no earlier than April 1, 2020

TO APPLY FOR A PLUS LOAN FOR THE 2020-2021 ACADEMIC YEAR:

Step 1: The student submits a Free Application for Federal Student Aid (FAFSA).

Step 2: The parent borrower or graduate student borrower must complete an online PLUS Loan Application. Go to studentaid.gov (Be sure to use the .gov extension and not .com)

Step 3: Select “APPLY FOR AID”, then select “Apply for a PLUS Loan”.

Step 4: Log in on studentaid.gov

Step 5: To Log in, the Borrower will need:

- FSA ID Username, Email or Mobile Phone
- FSA ID Password
  OR
Links are available if you need to create an FSA ID or forgot the Username or Password

Step 6: Select the type of Direct PLUS Loan Application you would like to Complete or Preview.

Direct PLUS Loan Application for Graduate/Professional Student
Or
Direct PLUS Loan Application for Parents
Then Press the START button

Step 7: Follow the steps to complete the application and credit check (credit check results valid for 180 days). In the School Name section, be sure to select:

School State: OHIO
School Name: Bowling Green State University
School Code/Branch: G03018
School Address: 1001 East Wooster Street
Bowling Green, OH 43403

Step 8: The results of your credit check will be available immediately. If your credit is approved, you will be given instructions for completing a Master Promissory Note (MPN), if you have not already completed one. If your credit is not approved, you will have the option to (1) not pursue the loan*, (2) obtain an endorser, or (3) appeal the credit decision. If you chose option 2 or 3, the borrower will be required to complete a PLUS loan Credit Counseling Session prior to disbursement of the loan.
*If the credit check is declined and the parent borrower wishes not to pursue the loan, the student is eligible for an additional unsubsidized loan funding. Additional unsubsidized loan funds will automatically be offered to your student.

The Department of Education will send notification to BGSU once the Application and Master Promissory Note (MPN) have been completed and accepted. For further questions, please contact Student Financial Aid and Scholarships Office at 419-372-2651 or secure email at sfa.bgsu.edu/asksfa